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**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF CALIFORNIA**

ALU BANARJI, individually and on	)	Case No. <u>'15CV1270 WQHDHB</u>
behalf of all others similarly situated,	)	
	)	<b><u>CLASS ACTION</u></b>
Plaintiff,	)	
	)	<b>COMPLAINT FOR VIOLATIONS</b>
vs.	)	<b>OF:</b>
	)	
ONEMAIN FINANCIAL, INC.,	)	1. NEGLIGENT VIOLATIONS
	)	OF THE TELEPHONE
Defendants.	)	CONSUMER PROTECTION
	)	ACT [47 U.S.C. §227 ET
	)	SEQ.]
	)	2. WILLFUL VIOLATIONS
	)	OF THE TELEPHONE
	)	CONSUMER PROTECTION
	)	ACT [47 U.S.C. §227 ET
	)	SEQ.]
	)	
	)	<b><u>DEMAND FOR JURY TRIAL</u></b>
	)	
	)	

Plaintiff, ALU BANARJI ("Plaintiff"), individually and on behalf of all

1 others similarly situated, alleges the following upon information and belief based  
2 upon personal knowledge:

### 3 4 **NATURE OF THE CASE**

5 1. Plaintiff brings this action individually and on behalf of all others  
6 similarly situated seeking damages and any other available legal or equitable  
7 remedies resulting from the illegal actions of ONEMAIN FINANCIAL, INC.,  
8 (“Defendant”), in negligently, knowingly, and/or willfully contacting Plaintiff on  
9 Plaintiff’s cellular telephone in violation of the Telephone Consumer Protection  
10 Act, 47 U.S.C. § 227 *et seq.* (“TCPA”), thereby invading Plaintiff’s privacy.

### 11 **JURISDICTION & VENUE**

12 2. Jurisdiction is proper under 28 U.S.C. § 1332(d)(2) because Plaintiff,  
13 a resident of California, seeks relief on behalf of a Class, which will result in at  
14 least one class member belonging to a different state than that of Defendant, a  
15 company with its principal place of business and State of Incorporation in Hawaii  
16 state. Plaintiff also seeks up to \$1,500.00 in damages for each call in violation of  
17 the TCPA, which, when aggregated among a proposed class in the thousands,  
18 exceeds the \$5,000,000.00 threshold for federal court jurisdiction. Therefore,  
19 both diversity jurisdiction and the damages threshold under the Class Action  
20 Fairness Act of 2005 (“CAFA”) are present, and this Court has jurisdiction.

21 3. Venue is proper in the United States District Court for the Southern  
22 District of California pursuant to 18 U.S.C. 1391(b) and 18 U.S.C. § 1441(a)  
23 because Defendant does business within the state of California and the county of  
24 San Diego.

### 25 **PARTIES**

26 4. Plaintiff, ALU BANARJI (“Plaintiff”), is a natural person residing in  
27 San Diego, California and is a “person” as defined by 47 U.S.C. § 153 (10).

28 5. Defendant, ONEMAIN FINANCIAL, INC. (“Defendant”), is a

1 leader in the purchasing consumer debts and collecting thereon from debtors, and  
2 is a “person” as defined by 47 U.S.C. § 153 (10).

3 6. The above named Defendant, and its subsidiaries and agents, are  
4 collectively referred to as “Defendants.” The true names and capacities of the  
5 Defendants sued herein as DOE DEFENDANTS 1 through 10, inclusive, are  
6 currently unknown to Plaintiff, who therefore sues such Defendants by fictitious  
7 names. Each of the Defendants designated herein as a DOE is legally responsible  
8 for the unlawful acts alleged herein. Plaintiff will seek leave of Court to amend  
9 the Complaint to reflect the true names and capacities of the DOE Defendants  
10 when such identities become known.

11 7. Plaintiff is informed and believes that at all relevant times, each and  
12 every Defendant was acting as an agent and/or employee of each of the other  
13 Defendants and was acting within the course and scope of said agency and/or  
14 employment with the full knowledge and consent of each of the other Defendants.  
15 Plaintiff is informed and believes that each of the acts and/or omissions  
16 complained of herein was made known to, and ratified by, each of the other  
17 Defendants.

### 18 **FACTUAL ALLEGATIONS**

19 8. Beginning in or around 2015, Defendant contacted Plaintiff on her  
20 cellular telephone, ending in -0861, in an attempt to collect an alleged outstanding  
21 debt owed by a third party.

22 9. Defendant placed multiple calls in a single day to Plaintiff’s cellular  
23 telephone seeking to collect the alleged debt.

24 10. Defendant used an “automatic telephone dialing system”, as defined  
25 by 47 U.S.C. § 227(a)(1) to place its daily calls to Plaintiff seeking to collect the  
26 debt allegedly owed by her mother

27 11. Defendant’s calls constituted calls that were not for emergency  
28 purposes as defined by 47 U.S.C. § 227(b)(1)(A).



1 automatic telephone dialing system and such person had not previously not  
2 provided their cellular telephone number to Defendant within the four years prior  
3 to the filing of this Complaint.

4 18. Defendant, its employees and agents are excluded from The Class.  
5 Plaintiff does not know the number of members in The Class, but believes the  
6 Class members number in the thousands, if not more. Thus, this matter should be  
7 certified as a Class Action to assist in the expeditious litigation of the matter.

8 19. The Class is so numerous that the individual joinder of all of its  
9 members is impractical. While the exact number and identities of The Class  
10 members are unknown to Plaintiff at this time and can only be ascertained  
11 through appropriate discovery, Plaintiff is informed and believes and thereon  
12 alleges that The Class includes thousands of members. Plaintiff alleges that The  
13 Class members may be ascertained by the records maintained by Defendant.

14 20. Plaintiff and members of The Class were harmed by the acts of  
15 Defendant in at least the following ways: Defendant illegally contacted Plaintiff  
16 and Class members via their cellular telephones thereby causing Plaintiff and  
17 Class members to incur certain charges or reduced telephone time for which  
18 Plaintiff and Class members had previously paid by having to retrieve or  
19 administer messages left by Defendant during those illegal calls, and invading the  
20 privacy of said Plaintiff and Class members.

21 21. Common questions of fact and law exist as to all members of The  
22 Class which predominate over any questions affecting only individual members  
23 of The Class. These common legal and factual questions, which do not vary  
24 between Class members, and which may be determined without reference to the  
25 individual circumstances of any Class members, include, but are not limited to,  
26 the following:

- 27 a. Whether, within the four years prior to the filing of this  
28 Complaint, Defendant made any collection call (other than a

1 call made for emergency purposes or made with the prior  
2 express consent of the called party) to a Class member using  
3 any automatic telephone dialing system to any telephone  
4 number assigned to a cellular telephone service;

5 b. Whether Plaintiff and the Class members were damages  
6 thereby, and the extent of damages for such violation; and

7 c. Whether Defendant should be enjoined from engaging in such  
8 conduct in the future.

9 22. As a person that received numerous collection calls from Defendant  
10 using an automatic telephone dialing system, without Plaintiff's prior express  
11 consent, Plaintiff is asserting claims that are typical of The Class.

12 23. Plaintiff will fairly and adequately protect the interests of the  
13 members of The Class. Plaintiff has retained attorneys experienced in the  
14 prosecution of class actions.

15 24. A class action is superior to other available methods of fair and  
16 efficient  
17 adjudication of this controversy, since individual litigation of the claims of all  
18 Class members is impracticable. Even if every Class member could afford  
19 individual litigation, the court system could not. It would be unduly burdensome  
20 to the courts in which individual litigation of numerous issues would proceed.  
21 Individualized litigation would also present the potential for varying, inconsistent,  
22 or contradictory judgments and would magnify the delay and expense to all  
23 parties and to the court system resulting from multiple trials of the same complex  
24 factual issues. By contrast, the conduct of this action as a class action presents  
25 fewer management difficulties, conserves the resources of the parties and of the  
26 court system, and protects the rights of each Class member.

27 25. The prosecution of separate actions by individual Class members  
28 would create a risk of adjudications with respect to them that would, as a practical

1 matter, be dispositive of the interests of the other Class members not parties to  
2 such adjudications or that would substantially impair or impede the ability of such  
3 non-party Class members to protect their interests.

4 26. Defendant has acted or refused to act in respects generally applicable  
5 to The Class, thereby making appropriate final and injunctive relief with regard to  
6 the members of the California Class as a whole.

7 **FIRST CAUSE OF ACTION**

8 **Negligent Violations of the Telephone Consumer Protection Act**

9 **47 U.S.C. §227 et seq.**

10 27. Plaintiff repeats and incorporates by reference into this cause of  
11 action the allegations set forth above at Paragraphs 1-26.

12 28. The foregoing acts and omissions of Defendant constitute numerous  
13 and multiple negligent violations of the TCPA, including but not limited to each  
14 and every one of the above cited provisions of *47 U.S.C. § 227 et seq.*

15 29. As a result of Defendant's negligent violations of *47 U.S.C. § 227 et*  
16 *seq.*, Plaintiff and the Class Members are entitled an award of \$500.00 in  
17 statutory damages, for each and every violation, pursuant to *47 U.S.C. §*  
18 *227(b)(3)(B)*.

19 30. Plaintiff and the Class members are also entitled to and seek  
20 injunctive relief prohibiting such conduct in the future.

21  
22  
23  
24 **SECOND CAUSE OF ACTION**

25 **Knowing and/or Willful Violations of the Telephone Consumer Protection**  
26 **Act**

27 **47 U.S.C. §227 et seq.**

28 (Against All Defendants)

1        31. Plaintiff repeats and incorporates by reference into this cause of  
2 action the allegations set forth above at Paragraphs 1-30.

3        32. The foregoing acts and omissions of Defendant constitute numerous  
4 and multiple knowing and/or willful violations of the TCPA, including but not  
5 limited to each and every one of the above cited provisions of *47 U.S.C. § 227 et*  
6 *seq.*

7        33. As a result of Defendant's knowing and/or willful violations of *47*  
8 *U.S.C. § 227 et seq.*, Plaintiff and the Class members are entitled an award of  
9 \$1,500.00 in statutory damages, for each and every violation, pursuant to *47*  
10 *U.S.C. § 227(b)(3)(B)* and *47 U.S.C. § 227(b)(3)(C)*.

11        34. Plaintiff and the Class members are also entitled to and seek  
12 injunctive relief prohibiting such conduct in the future.

13  
14                    **PRAYER FOR RELIEF**

15        WHEREFORE, Plaintiff requests judgment against Defendant for the following:

16  
17                    **FIRST CAUSE OF ACTION**

18                    **Negligent Violations of the Telephone Consumer Protection Act**

19                    ***47 U.S.C. §227 et seq.***

- 20                    • As a result of Defendant's negligent violations of *47 U.S.C. §*  
21                    *227(b)(1)*, Plaintiff and the Class members are entitled to and  
22                    request \$500 in statutory damages, for each and every violation,  
23                    pursuant to *47 U.S.C. § 227(b)(3)(B)*.  
24                    • Any and all other relief that the Court deems just and proper.

25  
26  
27                    **SECOND CAUSE OF ACTION**



**Knowing and/or Willful Violations of the Telephone Consumer Protection Act**

**47 U.S.C. §227 et seq.**

- As a result of Defendant's willful and/or knowing violations of 47 U.S.C. § 227(b)(1), Plaintiff and the Class members are entitled to and request treble damages, as provided by statute, up to \$1,500, for each and every violation, pursuant to 47 U.S.C. § 227(b)(3)(B) and 47 U.S.C. § 227(b)(3)(C).
- Any and all other relief that the Court deems just and proper.

Respectfully Submitted this 8<sup>th</sup> Day of June, 2015.

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P.C.

By: /s/ Todd M. Friedman  
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